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Visitor Insurance Support and Help - Microsoft Internet Explorer

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Address <http://www.visitorscoverage.com/about/help.htm> Go Links

**VisitorsCoverage** a Path2usa company Home Contact Us Help

Toll Free 866-384-9104

All plans can be purchased online (secured) and provide you an instant ID. Ready to be used immediately. NO Paper Work.

Knowledge Center List All Plans Compare Plans Suggest A Plan

**Insurance Plans**

- Visitor Medical Plans
- Student Medical Plans
- New Immigrant Plans
- Europe Visa Travel Insurance
- US Citizens Traveling International

**Why Us**

Authorised licensed insurance broker to sell Visitor Insurance in USA....

**Help**

Commonly Asked Questions  
Call Toll Free 1-866-384-9104

**Learn More**

- The ABC of Visitors Medical Insurance
- Useful Tips: Smart Buyers Tips
- Type of Plans What Types?
- Glossary of terms Insurance Terminology
- Buyers Dilemma Which Plan to buy?
- Why from USA? TOP 10 reasons to Buy from USA

**Help**

- Frequently Asked Questions (FAQ)
- Help me decide a Plan - Suggest a Plan  
If you need assistance to decide which plan you should buy, this unique tool Suggest-a-plan will be a great help.
- Know more about Visitor Insurance
- Support Information
  - Cancellation and Refund
  - Renew a policy
  - Download Claim forms
  - Contact and support phone numbers of Insurance Company
  - Download Plan details and Brochure
- Contact us  
For immediate assistance call Toll Free : 1-866-384 9104  
or email : [support@visitorscoverage.com](mailto:support@visitorscoverage.com)

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FAQ about visitor medical insurance - Microsoft Internet Explorer

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Address <http://www.buyamericaninsurance.com/guide/faq/intl.jsp> Go Links

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**International Medical**

- [Visitors To USA](#)
- [Visitors\(Outside USA\)](#)
- [New Immigrants](#)
- [Students](#)
- [11/12 Exchange Visitor](#)
- [AU Pair](#)
- [Schengen Visa](#)
- [Expatriates](#)
- [Missionary](#)
- [Marine Crew](#)
- [Other](#)

**Individual Medical**

- [Short Term](#)
- [Long Term](#)
- [Students](#)

**Travel**

- [Trip Insurance](#)
- [Student Trip](#)
- [Flight Accident](#)
- [Medical Evacuation](#)
- [Annual Multitrip](#)
- [Accident\(AD&D\)](#)

**Miscellaneous**

- [Dental](#)
- [Group Medical](#)
- [Life Insurance](#)

**FAQ about visitor medical insurance**

Our FAQ section is very extensive with visitor medical insurance questions for persons visiting the U.S. Please click on the most appropriate category for the kind of question that you have. If you don't find your answer in one category, please look at other categories that might be more relevant to your question. If you still can't find the answer, please feel free to contact us at any time and we would be glad to answer all your questions.

- [Purchasing visitors insurance](#)
- [Coverage and benefits](#)
- [Pre-existing medical conditions](#)
- [Claims procedure](#)
- [Administrative procedures](#)

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Visitors Insurance FAQ - Microsoft Internet Explorer

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Address [http://www.visitorscoverage.com/insurance/knowledge/visitorinsurance\\_faq.htm](http://www.visitorscoverage.com/insurance/knowledge/visitorinsurance_faq.htm) Go Links

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List All Plans Compare Plans Suggest A Plan

**Knowledge Center**

**Visitor Medical Insurance: FAQs**

- General Questions about the Purchasing Process
- Pre-Existing Conditions and Other non-Covered Benefits
- Questions about Online Application Fulfillment
- Questions about Insurance Usage, Claim, Refund Cancellation, Support
  - Policy Usage (How to use)
  - Policy Cancellation, Refund, & Renewability

**General Questions about the Purchasing Process**

- Why should I buy Visitor insurance? Is it really important?
- Why should I buy medical insurance from United States if I can buy it from my home country?
- Why should I buy from VisitorsCoverage.com?
- There are several plans listed on this website. How do I know which one is best for me?
- Will I get better rates if I buy directly from the provider or from any other website or agent?
- I am not in the United States. Can I still buy these insurance policies?
- When should I purchase the insurance, once the visitors arrive in USA or before that?
- The visitor is already in the United States and does not have any medical insurance. The person has fallen sick/injured and needs medical attention can I buy the insurance now and use it?
- Can I buy insurance for my parents/relatives?
- I want to buy insurance for my parents. Should I buy a combined policy or a separate policy for each of them?
- Is there any medical test required before we can buy the insurance?
- AM best rating, what is it and what does it mean?

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Visitor Medical Insurance Overview - Microsoft Internet Explorer

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- [Life\(US Residents\)](#)
- [Life\(NonUS Residents\)](#)
- [Disability](#)

**Share & Learn**

- [Experiences](#)
- [Discussion Forums](#)

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**BBB OnLine RELIABILITY PROGRAM**

## Visitor Medical Insurance Overview

While USA offers one of the best medical care in the world, it is very expensive. It is of utmost importance to purchase visitors medical insurance policy if you are planning to visit USA.

Visitors Medical Insurance is a short term medical insurance that would generally cover the illnesses/injuries that occur after purchasing the policy and while outside home country. It will generally cover all eligible medical expenses, such as, doctor's office visits, hospital charges, surgery fees, lab work, x-rays, prescription drugs and other related medical expenses. The plans do not cover pre-existing conditions, and the eligible medical expenses are for new illness/injuries.

You can purchase visitors medical insurance either from your home country (such as India) or from USA. Generally medical insurance from American insurance company costs higher. It is generally preferred to purchase insurance from USA as it clearly has many advantages such as

- You get the health insurance card that has information such as id number, claims filing address in US, toll-free number in US that doctor's office can call to verify the coverage. Doctor's office needs this kind of information to bill the insurance company directly, if he is willing to do so. There are several US based insurance plans where they have a PPO network of doctors and hospitals across the United States where you can go to and the insurance company has the ability to arrange direct payment with them. This makes claim process easier, painless and you don't have to pay up front, if the doctor is willing to bill directly.
- You can get instant quotes and make instant purchase(credit card payment through secure web site), right here on this web site. Coverage can start as early as the next day or any future date that you specify.
- No membership, paperwork or medical exam is required.
- Insurance industry is one of the most highly regular industries in the United States and the government rules are very strict. There are much higher chances that you would get the benefits as per the insurance policy.
- In case of any problem, it is much easier to follow up as the companies are right here in US.
- Reliable companies with proven track record. Companies are rated A-, A, A+ or A++ by A.M. Best.
- There are many choices to suit your needs based on your budget and the amount of coverage that you wish to purchase.
- Most US based companies that offer visitors medical insurance are a member of Better Business Bureau (BBB), that can help with any dispute.
- Most plans are renewable. That is an advantage if you are not sure about the duration of your stay.
- Most plans are refundable in case of your early departure.
- Faster claim processing with less paperwork and follow ups.

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Top 10 reasons to buy visitor insurance from USA - Microsoft Internet Explorer

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Address [http://www.visitorscoverage.com/insurance/knowledge/visitorinsurance\\_top10.htm](http://www.visitorscoverage.com/insurance/knowledge/visitorinsurance_top10.htm) Go Links

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List All Plans Compare Plans Suggest A Plan

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**Top 10 reasons- to Buy from USA**

1. Widely accepted throughout the USA.
2. Mostly provide instant coverage, no need to pay from your pocket if covered by the plan.
3. Better customer support service in case you need to contact the insurance company.
4. No lengthy and frustrating follow-ups, unlike any other who do not operate from USA.
5. Many choices and different plans available depending on your need.
6. Claim could be processed faster since the American insurance company can deal better with American health services/Doctors.
7. Reliable companies with proven service record.
8. Online buying and renewal option.
9. Most of the companies are supported by BBB (Better Business Bureau), who can help you with any dispute.
10. Peace of mind. (higher customer satisfaction rate as compare to non American visitor insurance plans).

**Note :** The information provided on this Web Page is general in nature and offered for informational purposes only; it is not offered as and does not constitute insurance advice.

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CTJRM

ORIGINAL

## CIVIL COVER SHEET

JS 44 (Rev. 10/06)

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of indexing the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

<b>I. (a) PLAINTIFFS</b> INSUBUY, INC.	<b>DEFENDANTS</b> MAXN SYSTEMS, INC.
<b>(b) County of Residence of First Listed Plaintiff</b> (EXCEPT IN U.S. PLAINTIFF CASES)	2007 JUL 10 PM 3:18 CLERK OF COURT <b>County of Residence of First Listed Defendant</b> (IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.
<b>(c) Attorney's (Firm Name, Address, and Telephone Number)</b> Richard L. Schwartz, Whitaker Chalk Swindle & Sawyer, LLP, 301 Commerce St., Ste 3500, Fort Worth, TX 76102-4186; 817-878-0524	<b>Attorneys (If Known)</b> <div style="font-size: 2em; font-weight: bold; text-align: center;">4-07CV-403-A</div>

<b>II. BASIS OF JURISDICTION</b> (Place an "X" in One Box Only)	<b>III. CITIZENSHIP OF PRINCIPAL PARTIES</b> (Place an "X" in One Box for Plaintiff and One Box for Defendant)																								
<input type="checkbox"/> 1 U.S. Government Plaintiff <input type="checkbox"/> 2 U.S. Government Defendant <input checked="" type="checkbox"/> 3 Federal Question (U.S. Government Not a Party) <input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III)	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th></th> <th>PTF</th> <th>DEF</th> <th></th> <th>PTF</th> <th>DEF</th> </tr> <tr> <td>Citizen of This State</td> <td><input type="checkbox"/> 1</td> <td><input type="checkbox"/> 1</td> <td>Incorporated or Principal Place of Business In This State</td> <td><input type="checkbox"/> 4</td> <td><input type="checkbox"/> 4</td> </tr> <tr> <td>Citizen of Another State</td> <td><input type="checkbox"/> 2</td> <td><input type="checkbox"/> 2</td> <td>Incorporated and Principal Place of Business In Another State</td> <td><input type="checkbox"/> 5</td> <td><input type="checkbox"/> 5</td> </tr> <tr> <td>Citizen or Subject of a Foreign Country</td> <td><input type="checkbox"/> 3</td> <td><input type="checkbox"/> 3</td> <td>Foreign Nation</td> <td><input type="checkbox"/> 6</td> <td><input type="checkbox"/> 6</td> </tr> </table>		PTF	DEF		PTF	DEF	Citizen of This State	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4	<input type="checkbox"/> 4	Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5	Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6
	PTF	DEF		PTF	DEF																				
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Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6																				

IV. NATURE OF SUIT (Place an "X" in One Box Only)					
<b>CONTRACT</b> <input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	<b>PERSONAL INJURY</b> <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury	<b>PERSONAL INJURY</b> <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability <b>PERSONAL PROPERTY</b> <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<b>FORFEITURE/PENALTY</b> <input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other	<b>BANKRUPTCY</b> <input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 <b>PROPERTY RIGHTS</b> <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input checked="" type="checkbox"/> 840 Trademark	<b>OTHER STATUTES</b> <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
<b>REAL PROPERTY</b> <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<b>CIVIL RIGHTS</b> <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	<b>PRISONER PETITIONS</b> <input type="checkbox"/> 510 Motions to Vacate Sentence <b>Habeas Corpus:</b> <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition	<b>LABOR</b> <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act	<b>SOCIAL SECURITY</b> <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) <b>FEDERAL TAX SUITS</b> <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	

V. ORIGIN (Place an "X" in One Box Only)							
<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed from State Court	<input type="checkbox"/> 3 Remanded from Appellate Court	<input type="checkbox"/> 4 Reinstated or Reopened	<input type="checkbox"/> 5 Transferred from another district (specify)	<input type="checkbox"/> 6 Multidistrict Litigation	<input type="checkbox"/> 7 Appeal to District Judge from Magistrate Judgment	

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

VI. CAUSE OF ACTION	Brief description of cause: 15 USC Sec. 1051 et seq., trademark infringement & 17 USC Sec. 101 et seq., copyright infringement
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VII. REQUESTED IN COMPLAINT:	<input type="checkbox"/> CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23	DEMAND \$ 100,000+	CHECK YES only if demanded in complaint: JURY DEMAND: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
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VIII. RELATED CASE(S) PENDING OR CLOSED	(See instructions): JUDGE	DOCKET NUMBER
---	---------------------------	---------------

DATE 07.10.2007 SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY	RECEIPT # TW389	AMOUNT 350	APPLYING IFP	JUDGE A	MAG. JUDGE
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**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF TEXAS**

**Civil Filing Notice - Fort Worth Division**

CIVIL ACTION NO:

**4-07 CV - 403-A**

This case has been assigned to District Judge: \_\_\_\_\_

(Complete if applicable)

TRANSFERRED FROM: \_\_\_\_\_

DATE FILED: \_\_\_\_\_

Civil cases are assigned to a judge by random draw. A docket clerk for each judge maintains the recording of documents filed with the Clerk. A complete list of phone numbers for both the judges' chambers and the docket clerks is provided.

<u>Judge</u>	<u>Court Settings</u>	<u>Pleadings Filed</u>
(A) Judge John H. McBRYDE	(817)850-6650	(817)850-6611
Even Cases: 850-6652 Odd Cases: 850-6653		
(Y) Judge Terry R. MEANS	(817)850-6673	(817)850-6612
(BE) Magistrate Judge Charles BLEIL	(817)850-6690	(817)850-6697

For access to local rules, attorney admission information, frequently asked questions, common forms, filing instructions, and records information, please visit our web site at [www.txnd.uscourts.gov](http://www.txnd.uscourts.gov). To speak to someone in the district clerk's office, please call (817) 850-6601.

To receive electronic access to court docket sheets and filed documents, contact the PACER Service Center at [www.pacer.pcs.uscourts.gov](http://www.pacer.pcs.uscourts.gov) or by phone at 1-800-676-6856 for a log-in and password.

Information is attached regarding trials by a United States magistrate judge, receiving electronic notice, and the court's privacy policy.